

1 BEALL & BURKHARDT, APC
2 WILLIAM C. BEALL, STATE BAR NO. 97100
ERIC W. BURKHARDT, STATE BAR NO. 132812
3 1114 STATE STREET
LA ARCADE BUILDING, SUITE 200
4 SANTA BARBARA, CALIFORNIA, 93101
(805) 966-6774, FAX (805) 963-5988

5 Attorneys for NDS, LLC

6
7 UNITED STATES BANKRUPTCY COURT
8 NORTHERN DISTRICT OF CALIFORNIA
9 OAKLAND DIVISION

10
11
12 In re) Bankruptcy No. 22-40558-CN 13
13 Syva T. Wong,) Chapter 13
14 Debtor.) **OPPOSITION TO MOTION TO VALUE**
15) **COLLATERAL AND REQUEST FOR**
16) **HEARING**
17
18 Hearing to be Set

19 NDS, LLC hereby objects to the Motion to Value Collateral (Docket 77) filed by Debtor Syva
20 T. Wong and Requests a hearing on the Motion as follows:

21 Request for Hearing: NDS, LLC hereby requests that the Debtor set the matter for hearing as
22 required by B.L.R 9014-1.

23 Opposition: The Motion makes no sense whatsoever. In seeking to value NDS, LLC's
24 security, the motion doesn't even discuss the value of the Property in question. The Debtor values the
25 Property at \$543,441 (and his interest as \$271,720.50) in his Schedule A (Exhibit A hereto).

26 NDS, LLC has established its security interest. Attached as Exhibit B is the Proof of Claim
27 filed August 8, 2022 by NDS, LLC (NDS LLC requests that the Court take Judicial Notice of Exhibits
28

1 A and B). The Proof of Claim is prima facie evidence of the matters set forth therein. The Proof of
2 Claim attaches proof of the perfection of a secured claim dating to September of 2017.

3 The Debtor makes a statement that the claim goes back to an American Express debt of
4 \$1280. This is, of course, complete nonsense (wrong on both the creditor and the amount). Even
5 were it true, however, the Court has evidence of a Judgment. The Judgment was entered in 2010, in
6 the amount of \$31,752.21. Once the matter has been committed to final Judgment (twelve years ago),
7 that liquidates the amount owing. Neither this Court nor the Superior Court can look behind a twelve
8 year old Judgment.
9

10 However, as an offer of proof; the underlying account was a First USA credit card ending in
11 account number 3031. First USA was bought by Bank One which was then bought by Chase. It is
12 unclear which entity might have sent statements on the account, it could have been any or all of the
13 three. The account was opened on October 7, 1999. The last payment on the account posted to the
14 account on February 10, 2006. The charge off balance was \$19,322.56. The judgment was entered in
15 2010 in the amount of \$31,752.21.
16

17 It is true that the balance has grown. When one doesn't pay a debt, it accrues interest. When
18 one uses the judicial systems to delay actions, creditors incur costs.

19 The Motion should be denied.
20

21 Dated: 9/22/2022

BEALL & BURKHARDT, APC

22
23 By: 
24 William C. Beall, Attorneys for NDS, LLC
25
26
27
28

Debtor 1

SYVA

T.

WONG

First Name

Middle Name

Last Name

Case number (if known)

1.3.

Street address, if available, or other description

City

State

ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$

\$

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. _____ →

\$ 271,725.00

Part 2**Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☒ No
- ☐ Yes

3.1. Make:

Model:

Year:

Approximate mileage:

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$

\$

☐ Check if this is community property (see instructions)

If you own or have more than one, describe here:

3.2. Make:

Model:

Year:

Approximate mileage:

Other information:

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

\$

\$

☐ Check if this is community property (see instructions)

Fill in this information to identify the case:

Debtor 1 Syva Wong
 Debtor 2 _____
 (Spouse, if filing) _____
 United States Bankruptcy Court California Northern Bankruptcy Court
 Case number: 22-40558

FILED

U.S. Bankruptcy Court
 California Northern Bankruptcy Court

8/8/2022

Edward J. Emmons, Clerk

Official Form 410**Proof of Claim**

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>NDS, LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>Michael D. Schulman</u>	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent? <u>NDS, LLC</u> Name Debt Acquisition & Collection Tarzana, CA 91357 Contact phone <u>818-999-5553</u> Contact email <u>yvette@schulmanlawoffices.com</u> Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____	Where should payments to the creditor be sent? (if different) <u>Law Offices of Michael D. Schulman</u> Name 18757 Burbank Blvd., Suite 310 Tarzana, CA 91356-3393 Contact phone <u>818-999-5553</u> Contact email <u>mike@schulmanlawoffices.com</u>
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____ Filed on _____ MM/DD/YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Official Form 410

Proof of Claim

page 1

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____										
7. How much is the claim?	\$ 93716.44 Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).										
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. Money due and owing on a credit card account. Judgment entered. _____										
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: Abstract of Judgment _____ Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) <table style="width: 100%;"><tr><td style="width: 50%;">Value of property:</td><td style="width: 50%;">\$ 0.00</td></tr><tr><td>Amount of the claim that is secured:</td><td>\$ 93716.44</td></tr><tr><td>Amount of the claim that is unsecured:</td><td>\$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)</td></tr></table> <table style="width: 100%;"><tr><td style="width: 60%;">Amount necessary to cure any default as of the date of the petition:</td><td style="width: 40%;">\$ 93716.44</td></tr></table> <table style="width: 100%;"><tr><td style="width: 60%;">Annual Interest Rate (when case was filed)</td><td style="width: 40%;">10 %</td></tr></table> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable	Value of property:	\$ 0.00	Amount of the claim that is secured:	\$ 93716.44	Amount of the claim that is unsecured:	\$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)	Amount necessary to cure any default as of the date of the petition:	\$ 93716.44	Annual Interest Rate (when case was filed)	10 %
Value of property:	\$ 0.00										
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Amount of the claim that is unsecured:	\$ 0.00 (The sum of the secured and unsecured amounts should match the amount in line 7.)										
Amount necessary to cure any default as of the date of the petition:	\$ 93716.44										
Annual Interest Rate (when case was filed)	10 %										
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____										
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____										

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. <i>Check all that apply:</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;"> A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority. </td> <td style="width: 30%; vertical-align: top;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"> <input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). </td> <td style="width: 20%; text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies </td> <td style="text-align: right;">\$ _____</td> </tr> </table> </td> </tr> </table>	A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;"> <input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). </td> <td style="width: 20%; text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). </td> <td style="text-align: right;">\$ _____</td> </tr> <tr> <td> <input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies </td> <td style="text-align: right;">\$ _____</td> </tr> </table>	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____	<input type="checkbox"/> Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____	<input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies	\$ _____
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* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.																

Part 3: Sign Below

<p>The person completing this proof of claim must sign and date it. FRBP 9011(b).</p> <p>If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.</p> <p>A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.</p>	<p>Check the appropriate box:</p> <p><input type="checkbox"/> I am the creditor.</p> <p><input checked="" type="checkbox"/> I am the creditor's attorney or authorized agent.</p> <p><input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.</p> <p><input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.</p> <p>I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.</p> <p>I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.</p> <p>I declare under penalty of perjury that the foregoing is true and correct.</p> <p>Executed on date <u>8/8/2022</u></p> <p style="text-align: center;">MM / DD / YYYY</p> <p><u>/s/ Michael D. Schulman</u></p> <p>Signature</p> <p>Print the name of the person who is completing and signing this claim:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Name</td> <td>Michael D. Schulman</td> </tr> <tr> <td></td> <td>First name Middle name Last name</td> </tr> <tr> <td>Title</td> <td>Attorney for Creditor, NDS, LLC</td> </tr> <tr> <td>Company</td> <td>Law Offices of Michael D. Schulman</td> </tr> <tr> <td></td> <td>Identify the corporate servicer as the company if the authorized agent is a servicer</td> </tr> <tr> <td>Address</td> <td>18757 Burbank Blvd., Suite 310</td> </tr> <tr> <td></td> <td>Number Street</td> </tr> <tr> <td></td> <td>Tarzana, CA 91356-3393</td> </tr> <tr> <td></td> <td>City State ZIP Code</td> </tr> <tr> <td>Contact phone</td> <td>818-999-5553</td> </tr> <tr> <td>Email</td> <td>mike@schulmanlawoffices.com</td> </tr> </table>	Name	Michael D. Schulman		First name Middle name Last name	Title	Attorney for Creditor, NDS, LLC	Company	Law Offices of Michael D. Schulman		Identify the corporate servicer as the company if the authorized agent is a servicer	Address	18757 Burbank Blvd., Suite 310		Number Street		Tarzana, CA 91356-3393		City State ZIP Code	Contact phone	818-999-5553	Email	mike@schulmanlawoffices.com
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1 LAW OFFICES OF MICHAEL D. SCHULMAN
2 Michael D. Schulman, Esq. (Bar No. 137249)
3 18757 Burbank Blvd., Suite 310
4 Tarzana, CA 91356-3375
(818) 999-5553 / (818) 999-5570 (fax)
mike@schulmanlawoffices.com

5 Attorneys for Assignee of Record,
6 NDS, LLC.

ENDORSED
FILED
ALAMEDA COUNTY

JAN 23 2017

CLERK OF THE SUPERIOR COURT
By DEBRA FURTADO
Deputy

8 SUPERIOR COURT OF CALIFORNIA, COUNTY OF ALAMEDA
9 RENE C. DAVIDSON COURTHOUSE, UNLIMITED CIVIL

11 Unifund CCR Partnership, a New York
12 Partnership,

13 Plaintiff,

14 v.

15 Syva T. Wong,

16 Defendant.

Case No.: RG09482386

ACKNOWLEDGMENT OF ASSIGNMENT
OF JUDGMENT

(CCP §§ 673, 681.020; CC §954.5)

19 1. A judgment in this action was entered on September 13, 2010, in the amount
20 of \$31,752.21, in favor of Unifund CCR Partnership, a New York Partnership ("Plaintiff")
21 and against Syva T. Wong ("Judgment Debtor") in the above referenced court.

22 2. The name and address of the original judgment creditor is: Unifund CCR
23 Partnership, a New York Partnership, 10625 Techwoods Circle, Cincinnati, OH 45242.

24 3. The name and last known address of the Judgment Debtor is: Syva T. Wong,
25 754 Regents Court, San Pablo, CA 94806.

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1
ACKNOWLEDGMENT OF ASSIGNMENT OF JUDGMENT

1 4. Plaintiff, as the legal current owner of said judgment, hereby acknowledges and
2 assigns all rights, title and interest including the complete authority to collect, settle,
3 adjust, compromise and satisfy the same or otherwise enforce the judgment herewith
4 including the rights to the proceeds to be derived there from, to the petitioning assignee,
5 NDS, LLC., doing business at: 18757 Burbank Blvd., Suite 310, Tarzana, CA 91356-
6 3375. Plaintiff, assignor, has no further interest in said judgment for any purpose.
7

8 DATED: January 16, 2017

Unifund CCR Partners

9
10 By: Michelle Hollon

11 Name: Michelle Hollon
12 Authorized Representative

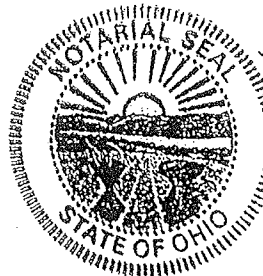
13 STATE OF OHIO)
14) ss.
15 COUNTY OF HAMILTON)

16 On this 16 day of January, 2017, before me,
17 Jennifer Slusher, the undersigned, a Notary Public in and for said State,
18 personally appeared Michelle Hollon, proved to me on the basis of satisfactory
19 evidence, to be the person whose name is subscribed to the within instrument and
20 acknowledged to me that she/he executed it.

21 WITNESS my hand and official seal.

22
23 [Signature]
24 Notary Public in and for
25 said County and State

26 (NOTARY SEAL)



JENNIFER NICOLE SLUSHER
NOTARY PUBLIC
STATE OF OHIO
Comm. Expires
01-27-2021
Recorded in
Butler County

27
28
2
ACKNOWLEDGMENT OF ASSIGNMENT OF JUDGMENT

PROOF OF SERVICE

STATE OF CALIFORNIA

COUNTY OF LOS ANGELES

I am employed in the county of Los Angeles, State of California. I am over the age of 18 and not a party to the within action; my business address is 18757 Burbank Blvd., Suite 310, Tarzana, CA 91356-3375.

On January 19, 2017, I served the document described as:

ACKNOWLEDGMENT OF ASSIGNMENT OF JUDGMENT

on the interested parties in this action by placing a true copy thereof enclosed in sealed envelope addressed as follows:

Syva T. Wong
754 Regents Court
San Pablo, CA 94806

X BY MAIL

As follows: I am "readily familiar" with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with U.S. postal service on the same day with postage thereon fully prepaid at Los Angeles, California in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing in affidavit.

___ BY PERSONAL DELIVERY.

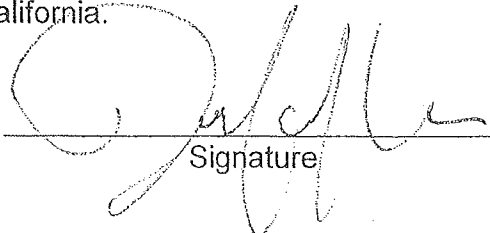
___ BY FACSIMILE DELIVERY.

X (State) I declare under penalty of perjury under the laws of the State of California that the above is true and correct.

___ (Federal) I declare that I am employed in the office of a member of the bar of this court at whose direction the service was made.

Executed on January 19, 2017, at Tarzana, California.

Jennifer Herrera
Type or Print Name


Signature

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):

After recording, return to: 137249

Michael D. Schulman, Esq.
Law Offices of Michael D. Schulman
18757 Burbank Blvd., Suite 310
Tarzana CA 91356-3393

TEL NO.: 818-999-5553 FAX NO. (optional): 818-999-5570

E-MAIL ADDRESS (Optional): mike@schulmanlawoffices.com

☒ ATTORNEY FOR ☐ JUDGMENT CREDITOR ☒ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Alameda
STREET ADDRESS: 24405 Amador Street Rm 108
MAILING ADDRESS:
CITY AND ZIP CODE: Hayward CA 94544-1202
BRANCH NAME: Rene C. Davidson, Unlimited Civil



2017213661

09/27/2017 03:46 PM

OFFICIAL RECORDS OF ALAMEDA COUNTY
STEVE MANNING
RECORDING FEE: 35.00



2 PGS

FOR RECORDER'S USE ONLY

CASE NUMBER:
RG09482386

FOR COURT USE ONLY

**ABSTRACT OF JUDGMENT - CIVIL
AND SMALL CLAIMS**

☒ Amended

1. The ☐ judgment creditor ☒ assignee of record applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

Syva T. Wong
754 Regents Court
San Pablo CA 94806-1897

b. Driver's license no. [last 4 digits] and state:

c. Social security no. [last 4 digits]: 6497

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

Syva T. Wong
754 Regents Court, San Pablo CA 94806-1897

☒ Unknown☐ Unknown

2. ☐ Information on additional judgment debtors is shown on page 2.

4. ☐ Information on additional judgment creditors is shown on page 2.

3. Judgment creditor (name and address):
NDS, LLC., Assignee of Record
18757 Burbank Blvd., Suite 310
Tarzana CA 91356-3393

5. ☒ Original abstract recorded in this county:
Alameda

a. Date: September 30, 2010

b. Instrument No.: 2010284437

Date: August 22, 2017

Michael D. Schulman

(TYPE OR PRINT NAME)

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:

\$ 31,752.21

7. All judgment creditors and debtors are listed on this abstract.

8. a. Judgment entered on (date): September 13, 2010

b. Renewal entered on (date):

9. ☐ This judgment is an installment judgment.

10. ☐ An ☐ execution lien ☐ attachment lien is endorsed on the judgment as follows:

a. Amount: \$

b. In favor of (name and address):

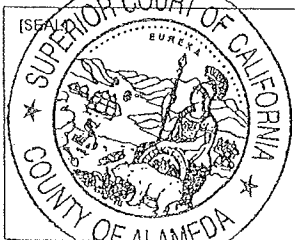
11. A stay of enforcement has

a. ☒ not been ordered by the court.b. ☐ been ordered by the court effective until (date):

12. a. ☒ I certify that this is a true and correct abstract of the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.

Clerk, by Deputy



Chad Finke

This abstract issued on (date):

SEP 12 2017

Form Adopted for Mandatory Use
Judicial Council of California
EJ-001 (Rev. July 1, 2014)

CEB Essential
Forms

**ABSTRACT OF JUDGMENT - CIVIL
AND SMALL CLAIMS**

Page 1 of 2
Code of Civil Procedure, §§ 488.480,
674, 700.190

Case 22-40558 Claim 1-1 Part 2 Filed 08/08/22 Desc Attachment 1 Page 4 of 8

Case: 22-40558 Doc# 81 Filed: 09/22/22 Entered: 09/22/22 11:59:25 Page 11 of 16

PLAINTIFF: Unifund CCR Partners, a New York partnership	COURT CASE NO: RG09482386
DEFENDANT: Syva T. Wong	

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (name and address):

14. Judgment creditor (name and address):

15. ☐ Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

17. Name and last known address

Driver's license no. [last 4 digits] and state:

Driver's license no. [last 4 digits] and state:

Social security no. [last 4 digits]:

☐ Unknown
☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown
☐ Unknown

Summons was personally served at or mailed to (address):

Summons was personally served at or mailed to (address):

18. Name and last known address

19. Name and last known address

Driver's license no. [last 4 digits] and state:

Driver's license no. [last 4 digits] and state:

Social security no. [last 4 digits]:

☐ Unknown
☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown
☐ Unknown

Summons was personally served at or mailed to (address):

Summons was personally served at or mailed to (address):

20. ☐ Continued on Attachment 20.

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):

After recording, return to: 137249

Michael D. Schulman, Esq.
Law Offices of Michael D. Schulman
18757 Burbank Blvd., Suite 310
Tarzana CA 91356-3393

TEL NO.: 818-999-5553 FAX NO. (optional): 818-999-5570

E-MAIL ADDRESS (Optional): mike@schulmanlawoffices.com

☒ ATTORNEY FOR ☐ JUDGMENT CREDITOR ☒ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Alameda

STREET ADDRESS: 24405 Amador Street Rm 108

MAILING ADDRESS:

CITY AND ZIP CODE: Hayward CA 94544-1202

BRANCH NAME: Rene C. Davidson, Unlimited Civil



2018028918

02/06/2018 02:09 PM

OFFICIAL RECORDS OF ALAMEDA COUNTY
STEVE MANNING
RECORDING FEE: 102.00



2 PGS

OK

FOR RECORDER'S USE ONLY

CASE NUMBER:

RG09482386

APPLICATION FOR AND RENEWAL OF JUDGMENT

☐ Judgment creditor☒ Assignee of record

applies for renewal of the judgment as follows:

1. Applicant (name and address):
NDS, LLC.
18757 Burbank Blvd., Suite 310
Tarzana CA 91356-3393
2. Judgment debtor (name and last known address):
Syva T. Wong
754 Regents Court
San Pablo CA 94806-1897
3. Original judgment
 - a. Case number (specify): RG09482386
 - b. Entered on (date): September 13, 2010
 - c. Recorded:
 - (1) Date: September 30, 2010
 - (2) County: Alameda
 - (3) Instrument No.: 2010284437
4. ☐ Judgment previously renewed (specify each case number and date):

5. ☒ Renewal of money judgment

a. Total judgment	\$ 31,752.21
b. Costs after judgment	\$ 60.00
c. Subtotal (add a and b)	\$ 31,812.21
d. Credits after judgment	\$ 1,512.71
e. Subtotal (subtract d from c)	\$ 30,299.50
f. Interest after judgment	\$ 21,436.92
g. Fee for filing renewal application	\$ 30.00
h. Total renewed judgment (add e, f, and g) \$	51,766.42

i. ☐ The amounts called for in items a-h are different for each debtor.

These amounts are stated for each debtor on Attachment 5.

Page 1 of 2

Form Approved for Optional Use
Judicial Council of California
EJ-190 (Rev. July 1, 2014)

APPLICATION FOR AND RENEWAL OF JUDGMENT

Code of Civil Procedure, § 693.140

CEB* Essential
Forms

Case 22-40558 Claim 1-1 Part 2 Filed 08/08/22 Desc Attachment 1 Page 6 of 8
Exhibit B Page 13 MS16-2

SHORT TITLE:
Unifund v. Wong

CASE NUMBER:
RG 482386

6. ☐ Renewal of judgment for ☐ possession,
☐ sale.

a. ☐ If judgment was not previously renewed, terms of judgment as entered:

b. ☐ If judgment was previously renewed, terms of judgment as last renewed:

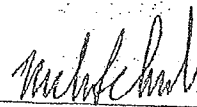
c. ☐ Terms of judgment remaining unsatisfied:

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Date: October 17, 2017

Michael D. Schulman, Esq.

(TYPE OR PRINT NAME)



(SIGNATURE OF DECLARANT)

SUPERIOR COURT OF CALIFORNIA
COUNTY OF ALAMEDA
The foregoing instruments are true and
correct copies of the original
on file in this office

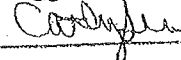
NOV 29 2017

ATTEST:

CLERK OF THE SUPERIOR COURT

APPLICATION FOR AND RENEWAL OF JUDGMENT

By



Page 2 of 2

Deputy

MS16-2

EJ-190 (Rev. July 1, 2014)

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CALCULATION OF ACCRUED INTEREST

Judgment amount due and owing: \$51,766.42

Date of Renewed Judgment: 10/23/2017

Legal rate of interest: 10%

Daily interest: \$14.18 (\$51,766.42 times 10%, divided by 365 days)

Accrued interest from 10/23/2017 through 06/09/2022 (date Debtor filed for chapter 13 bankruptcy protection): \$23,950.02 (\$14.18 x 1,689 days)

Plus interest after 06/09/2022 at the per diem rate of \$14.18

Judgment:	\$ 51,766.42
Post Judgment Interest:	\$ 23,950.02
Post Judgment Attorney Fees & Costs	\$ <u>18,000.00</u>
Total	\$ 93,716.44

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

1114 State Street, Suite 200, Santa Barbara, CA 93101

A true and correct copy of the foregoing document entitled (*specify*):

OPPOSITION TO MOTION TO VALUE COLLATERAL AND REQUEST FOR HEARING

will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) 9/22/2022, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- **William Beall** will@beallandburkhardt.com
- **Martha G. Bronitsky** 13trustee@oak13.com
- **Office of the U.S. Trustee/Oak** USTPRegion17.OA.ECF@usdoj.gov
- **Michael D. Schulman** mike@schulmanlawoffices.com, yjlegalsst@aol.com

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On 9/22/2022, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Syva T. Wong
P.O. Box 32183
Oakland, CA 94604

☐ Service information continued on attached page

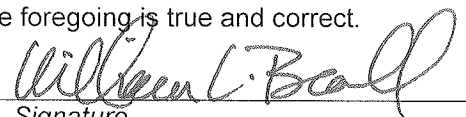
3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) _____, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

9/22/2022
Date

William C. Beall
Printed Name


Signature